

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:
CRYSTALON DENISE GARDNER
Debtor(s)

Case No. 15-02607

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/28/2015.
- 2) The plan was confirmed on 04/20/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/21/2016.
- 6) Number of months from filing to last payment: 22.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$11,750.00
Less amount refunded to debtor	\$659.97

NET RECEIPTS:

\$11,090.03

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$464.39
Other	\$310.00

TOTAL EXPENSES OF ADMINISTRATION:

\$4,774.39

Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
1ST LOAN BECKEYE CHECK	Unsecured	1,500.00	NA	NA	0.00	0.00
AAA CHECKMATE	Unsecured	1,500.00	1,084.04	1,084.04	39.61	0.00
ALL CREDIT LENDERS	Unsecured	600.00	324.00	324.00	0.00	0.00
American Cash Loans	Unsecured	60.00	NA	NA	0.00	0.00
ARCHERFIELD FUNDING LLC	Unsecured	1,500.00	1,090.26	1,090.26	39.83	0.00
ATLAS ACQUISITIONS LLC	Unsecured	254.00	254.63	254.63	0.00	0.00
BLUE CROSS BLUE SHIELD	Unsecured	5,000.00	NA	NA	0.00	0.00
BROOKWOOD LOANS OF ILLINOIS	Unsecured	1,500.00	1,513.71	1,513.71	55.31	0.00
BROTHER LOAN & FINANCE	Unsecured	1,500.00	1,168.84	1,168.84	42.70	0.00
Choice Recovery	Unsecured	275.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	10,000.00	2,298.40	2,298.40	83.97	0.00
DUPAGE COUNTY STATES ATTORNE	Unsecured	2,800.00	NA	NA	0.00	0.00
FIRST SOUTHWESTERN FINANCIAL	Secured	6,325.00	8,141.20	8,141.20	5,229.82	429.42
FIRST SOUTHWESTERN FINANCIAL	Unsecured	2,555.00	NA	NA	0.00	0.00
GEORGE BONNER	Unsecured	3,525.00	NA	NA	0.00	0.00
GLORIA VERBEKE	Unsecured	NA	780.87	780.87	21.65	0.00
GREAT AMERICAN FINANCE	Unsecured	1,115.00	1,121.62	1,121.62	40.98	0.00
IL DEPT OF HUMAN SERVICES	Unsecured	1,349.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	65.00	NA	NA	0.00	0.00
Illinois Collections Unlimited	Unsecured	6,700.00	NA	NA	0.00	0.00
KEYBANK NA	Unsecured	0.00	NA	NA	0.00	0.00
LIZ STUART	Unsecured	4,780.00	6,949.80	6,949.80	129.30	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	90.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	105.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	50.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	362.00	NA	NA	0.00	0.00
MOHAMMAD A RAZZAK	Unsecured	0.00	NA	NA	0.00	0.00
SHORT TERM LOAN	Unsecured	2,000.00	2,882.62	2,882.62	105.31	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	885.00	NA	NA	0.00	0.00
TRUST LENDING	Unsecured	2,421.00	2,675.28	2,675.28	97.74	0.00
University Plaza	Unsecured	6,406.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPT OF ED NAVIENT SOLUTION	Unsecured	3,002.00	4,789.44	4,789.44	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	1,750.00	NA	NA	0.00	0.00
VILLAGE OF GLEN ELLYN	Unsecured	695.00	NA	NA	0.00	0.00
VILLAGE OF HOFFMAN ESTATE	Unsecured	250.00	NA	NA	0.00	0.00
VILLAGE OF LOMBARD AMBLANCE	Unsecured	509.00	NA	NA	0.00	0.00
WESTERN SKY FUNDING	Unsecured	1,500.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,141.20	\$5,229.82	\$429.42
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$8,141.20	\$5,229.82	\$429.42
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$26,933.51	\$656.40	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,774.39</u>
Disbursements to Creditors	<u>\$6,315.64</u>
TOTAL DISBURSEMENTS :	<u>\$11,090.03</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/07/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.